

REMARKS

Favorable reconsideration of this application, in light of the preceding amendments and following remarks, is respectfully requested.

Claims 1-22 are pending in this application.

Interview Summary Response

Applicants wish to thank the Examiner for his time during the telephonic interview of January 6, 2011. Applicants submit the following discussion to provide a complete record of the issues discussed during the Examiner Interview.

Generally, Applicants and the Examiner discussed the current rejection of independent claim 1. More specifically, during the phone interview the Examiner alleged that the recitation of "in response to" as previously recited by claim 1 is vague. Thus, the Examiner reasoned that any recodation of a conversation after accessing the client's account could be used to meet the claim.

While applicants do not necessarily agree with the Examiner, during the phone interview Applicants proposed amending claim 1 to recite, inter alia, "recording, **as a result of** accessing the client's financial account through the communication link, an audio interaction including a financial inquiry by the client in the communication in an audio file."

The Examiner agreed that such an amendment clarifies the basis of the recoding step as recited in the claims and overcomes the art. In accordance with this agreement, Applicants have amended independent claims 1, 16 and 19.

Rejections under 35 U.S.C. § 102

Claims 1-2, 8, 13-16 and 18-22 are rejected under 35 U.S.C. § 102(e) as being anticipated by Shimada et al. (US Patent No. 6,396,909). Applicants respectfully traverse this rejection for the reasons detailed below.

As stated above, Applicants have amended the independent claims in accordance with the above-mentioned agreement. Additionally, Applicants assert that the dependent claims are allowable at least for depending on an allowable base claim. Therefore, Applicants submit that this rejection is rendered moot.

Rejections under 35 U.S.C. § 103

Claims 3-7, 9-12 and 17 are rejected under 35 U.S.C. § 103(as being unpatentable over Shimada et al. (US Patent No. 6,396,919), as applied to claim 1 above, and further in view of DeMartin et al. (US Patent No. 6,226,672), Kelley et al. (US Patent No. 6,047,292), Dockes et al. (US Patent No. 5,974,004), Akagiri (US Patent No., 5,491,481), and Cannon et al. (US Patent No. 6,430,270). Applicants respectfully traverse this rejection for the reasons detailed below.

As stated above, Applicants have amended the independent claims in accordance with the above-mentioned agreement. Therefore, Applicants assert that the dependent claims are allowable at least for depending on an allowable base claim. Accordingly, this rejection is rendered moot.

CONCLUSION

In view of the above remarks and amendments, the Applicants respectfully submit that each of the pending objections and rejections has been addressed and overcome, placing the present application in condition for allowance. A notice to that effect is respectfully requested. If the Examiner believes that personal communication will expedite prosecution of this application, the Examiner is invited to contact the undersigned.

Pursuant to 37 C.F.R. §§ 1.17 and 1.136(a), Applicant(s) hereby petition(s) for a one (1) month extension of time for filing a reply to the outstanding Office Action and submit the required \$130 extension fee herewith.

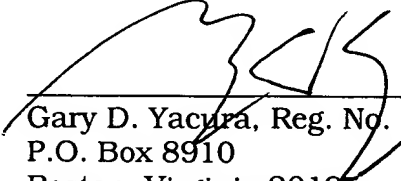
Should there be any outstanding matters that need to be resolved in the present application, the Examiner is respectfully requested to contact the undersigned, at the telephone number of the undersigned below.

If necessary, the Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any overpayment to Deposit Account No. 08-0750 for any additional fees required under 37 C.F.R. § 1.16 or under 37 C.F.R. § 1.17; particularly, extension of time fees.

Respectfully submitted,

HARNESS, DICKEY, & PIERCE, P.L.C.

By



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